

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

PATRICIA A. MORGAN

Debtor(s)

Case No. 19-17188-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Andrew B. Finberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/09/2019.
- 2) The plan was confirmed on 06/19/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 03/14/2024.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,352.00.
- 10) Amount of unsecured claims discharged without payment: \$33,814.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,597.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$30,597.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,653.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,003.82**

Attorney fees paid and disclosed by debtor: \$710.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPEARANCE DERMATOLOGY, LLC	Unsecured	545.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Secured	NA	14,476.34	0.00	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	0.00	0.00	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	0.00	0.00	0.00	0.00
DISCOVER BANK	Unsecured	7,400.00	7,741.60	7,741.60	433.60	0.00
FINANCIAL RECOVERY SERVICES, IN	Unsecured	1,307.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	1,220.27	1,220.27	68.35	0.00
MECU OF BALTIMORE, INC.	Unsecured	6,500.00	6,432.04	6,432.04	360.25	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	700.00	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	520.00	698.69	698.69	39.14	0.00
PNC BANK, N.A.	Secured	49,000.00	50,153.50	430.89	430.89	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,889.85	2,889.85	161.86	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	703.56	703.56	39.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,244.52	1,244.52	69.71	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,000.00	5,962.31	5,962.31	333.95	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	430.00	428.50	428.50	24.00	0.00
QUANTUM3 GROUP, LLC	Unsecured	320.00	315.38	0.00	0.00	0.00
RUBIN & ROTHMAN, LLC	Unsecured	2,090.00	NA	NA	0.00	0.00
UNITED STATES OF AMERICA	Secured	41,000.00	94,263.58	21,431.39	21,431.39	0.00
WELLS FARGO BANK, N.A.	Unsecured	3,583.00	3,582.40	3,582.40	200.64	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$21,862.28	\$21,862.28	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,862.28	\$21,862.28	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,903.74	\$1,730.90	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,003.82</u>
Disbursements to Creditors	<u>\$23,593.18</u>
TOTAL DISBURSEMENTS :	<u>\$30,597.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2024

By: /s/ Andrew B. Finberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.